

CODE OF PRACTICE

The service offered by Huntingdon Area Money Advice to the general public must follow the principles outlined below.

The service will:

- Be available to all who might benefit, regardless of their race, religion, colour, gender sexual orientation or disability.
- Be truly independent, uninfluenced by the interests of any local authority or Government department and free from any political bias.
- Be given completely free of charge or any other obligation.
- Be delivered in the best interest of the client's situation and circumstances.
- Offer fair value to all clients through giving each client as much time and as many appointments as they need to be able to make informed decisions as to how best to address their debt issues.
- Ensure any risk of additional harm through the debt advice process is understood, evaluated and mitigated against.
- Communicate in way that supports the client's understanding and equips them to make effective, timely and properly informed decisions.
- Provide support and services that meets clients' needs throughout the debt advice process
- Ensure all aspects of FCA Consumer Duty is embedded throughout the advice process as well as the policies and procedures.
- Be completely confidential (see Confidentiality Policy).
- Be given with respect for the individual, acknowledging their right and ability to make their own decisions.
- Be impartial and non-judgemental.
- Be competent, accurate, prompt, fair, honest and diligent in checking facts with documentary evidence.

Huntingdon Area Money Advice must not:

- knowingly aid and abet a fraud.
- knowingly break the law.
- act as a debt collector. We will not seek to recover monies owed to our clients by private citizens or companies.
- assist a client to sue for damages.
- provide references for our clients.
- act against an Adviser's better judgment. That is, we will not vigorously pursue a course of action a client has requested if we feel that action is unwise (though there is nothing to prevent the client acting on their own behalf or seeking the assistance of another agency).

Based on CMA Code of Practice template.

Approved by the HAMA Board of Trustees: 25th June 2024

Next review June 2027

